

Abstract of the Disclosure:

An existing customer of a financial institution may open a new account with their financial institution using an optimized online interface. Initially, the interface presents a standard application for a new account in which an extensive number of fields for personal and financial information must be completed. A link is provided on this long application for use by existing account holders only. Upon selection of the link, an existing account holder is instead presented with a short application in which only the account holder's name, a portion of their social security number, their existing account number, and their account confirmation identifier are required to be entered.